

1950 LOSS ADJUSTMENT MANUAL FOR CORN

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INTRODUCTION

The adjuster should thoroughly familiarize himself with the provisions of the insurance contract as well as his responsibilities, those of the state director, district supervisor, and county committee in order that he may ably represent the Corporation in his field contacts. This information together with other basic principles of loss adjustment are contained in the Adjuster's Handbook issued in August, 1949. Detailed instructions relative to Form 8-Revised, "Notice to Corporation of Damage or Probable Loss" (herein called "Form 8") are contained in General Procedure 8-Revised, issued April 8, 1949.

SECTION I. INSPECTIONS AND PREPARATION OF THE INSPECTION REPORT

Subsection A. General

1. Insurance Unit

It is essential that the adjuster clearly understands what constitutes an "insurance unit" because losses are adjusted on an insurance unit basis. Each of the following describes an insurance unit:

- a. For an owner-operator all insurable acreage in the county in which he has 100 percent interest at the time of planting.
- b. For a landlord all insurable acreage in the county which is owned by him and rented to one share tenant at the time of planting.
- c. For a tenant all insurable acreage in the county which is owned by one person and operated by a share tenant at the time of planting.

In case of land rented for cash or for a fixed commodity rent the lessee is considered the owner.

2. Acreage Not Covered by Insurance

- a. Insurance does not attach with respect to (1) any acreage planted to corn which is destroyed or substantially destroyed and on which it is practical to replant to corn, as determined by the Corporation, and such acreage is not replanted to corn, or (2) any acreage initially planted to corn too late to expect a normal crop to be produced, as determined by the Corporation.
- b. The contract does not provide insurance for (1) true type silage corn or thick planted corn planted for silage or fodder purposes, (2) sweet corn, (3) popcorn, (4) broom corn, (5) corn planted for the development of hybrid seed corn, or any type of corn other than that normally regarded as field corn, (6) corn planted on "unclassified acreage" or on any acreage for which a coverage is not shown on the county actuarial table (including maps and related forms).

3. Waiver of Inspection

An inspection need not be made during the growing season if the Form 8 does not include a request for release of acreage and if the state director or the person designated by him determines that an inspection is not necessary. In such cases a letter shall be sent to the insured setting forth the following:

- a. The insured's contract number and the description of the acreage involved;
- b. The reason an inspection is not deemed necessary at that time;
- c. That if the corn is later materially damaged or if it is evident at the end of the growing season that a loss has been sustained, such damage or loss should be reported in writing to the county office immediately.
- d. If it is evident after the corn is matured that a loss is probable, Form 8 should be filed promptly in order that a field appraisal of unharvested production may be made. In any case where harvest has not been completed by December 10 and a loss is probable a notice in writing should be given promptly at the county office.
- e. That evidence of planting should not be destroyed or other use made of the acreage before an inspection is made by a Corporation representative.

This letter shall be prepared in triplicate, the original mailed to the insured, a copy forwarded to or retained by the state director, and a copy filed in the insured's county office folder.

No further action on the part of the adjuster is necessary on the case unless another Form 8 is received or the state director or the person designated by him determines that an inspection is necessary.

4. Preliminary Steps Before Inspection

The adjuster shall visit the county office and familiarize himself with all material in the insured's file including current correspondence, all Forms FCI-063, "Inspection Report", (herein called Form 63), previously prepared, and shall obtain records and other data which will be helpful to him in making the inspection. This provision may be waived if such information is otherwise available to the adjuster, or if it is not needed by him in making an early inspection.

5. Inspection Prior to the Time the Acreage Report is Filed

The adjuster shall first determine whether an acreage report has been submitted by the insured.

- a. If an acreage report has not been submitted but it is less than 30 days after planting is generally completed in the area, the adjuster shall obtain the acreage report and handle the inspection in the regular manner.
- b. If an acreage report has been submitted previously by the insured but no part of the unit on which the damage has occurred is listed on the acreage report, a Form 63 shall be prepared for the unit in the regular manner except that no acreage shall be released. The adjuster shall set forth in detail in Part III of Form 63 (1) the insured's reason why the unit was not reported on the acreage report, (2) the estimated total acreage of the insured crop on the unit and the insured's interest therein, (3) the acreage damaged and the extent of damage, (4) the condition of the crop and an appraisal of any production, and (5) all other pertinent facts including full information concerning any other unit for which no data are listed on the acreage report. The case shall be referred immediately to the state director.
- c. If an acreage report has not been submitted and the county is not obtaining acreage reports on a measured acreage basis and it is more than 30 days after planting is generally completed in the area, the adjuster shall prepare a Form 63 for each insurance unit (or part thereof) in which the insured had an interest at the time of planting. The Form(s) 63 shall be prepared in the regular manner except that no acreage shall be released. This will mean that no entry is to be made in column C of Form 63 in such cases. The adjuster shall set forth in detail in Part III of Form 63 (1) the reason given by the insured why the acreage report had not been filed within the 30-day period, (2) the estimated total acreage of the insured crop on the unit (or part thereof) and the insured's interest therein, (3) the acreage damaged and the extent of damage, (4) the condition of the crop and any appraisal of any production, and (5) all other pertinent facts including information as to previous efforts made to secure the acreage reports. The case shall be referred immediately to the state director.

However, in these cases if the county is obtaining all acreage reports on a measured acreage basis, the adjuster should obtain an acreage report from the insured on an estimated basis and prepare the inspection report in the regular manner.

6. Transfer of Interest Cases

Where the adjuster finds that there has been a change in the interest in an insured crop which took place after the beginning of planting but before the beginning of harvest or the time of loss, whichever occurs first, he shall determine whether Form FCI-21-Revised, "Transfer of Interest" (herein called Form 21) has been filed. Form 21 should be filed within 15 days after the actual transfer of interest in the crop, except that if the premium is paid prior to the transfer, the 15-day requirement does not apply. "FCI - General Procedure 8, Revised," outlines the conditions under which the transferee may obtain insurance on the interest in the crop transferred and contains instructions for the execution of Form 21.

If the adjuster determines in any case that Form 21 has not been filed but the condition of the insured crop has not deteriorated since the transfer took place and it is during the growing season, a transfer may be accepted even though submitted more than 15 days after the transfer occurred. In such cases the adjuster shall inform the transferee that if he desires insurance on the interest transferred, it will be necessary for him to file a Form 21 at the county office (which should also be signed by the transferor if available), or with the adjuster. If however the transferee does not file a Form 21 with the adjuster, a Form FCI-6, "Statement of Facts", shall be prepared showing all the data required for Form 21.

If the adjuster determines that a Form 21 has not been filed and it is more than 15 days since the transfer took place and the insured crop has deteriorated since the transfer and the premium was not paid prior to the transfer, the adjuster shall prepare Form FCI-6 showing all pertinent facts and the data required for Form 21, but shall not prepare Form 21.

In any case where the adjuster finds that harvest has started before the transfer occurred, he should prepare a Form FCI-6 stating the facts in regard to the transfer of the crop but should not prepare a Form 21.

When in adjusting a loss it is found that a part of the acreage or interest on an insurance unit has been transferred and an approved Form 21 is not on file covering the transfer, the adjuster shall obtain all basic information on the acreage transferred so that, in making the computation of the loss, if any, a supplemental Form FCI-967-Corn, "Statement in Proof of Loss (herein called Form 67) can be prepared for the transferred acreage. In cases of this kind, the transferee would not have insurance protection on the acreage transferred and accordingly would not be eligible to claim any indemnity under the contract. If the transferee gives the notice of damage or probable loss or raises a question regarding the right to an indemnity the basic requirements for effecting a transfer should be fully explained to him.

7. Stages of Production and Method of Determining the Amount of Production to be Counted

- a. The use made of the insured acreage establishes the coverage per acre applicable to any acreage. It also establishes the amount of production to be counted in determining whether there is a loss.

The stages of production and the methods to be used in determining the production to be counted are set forth below.

(1) First stage - Acreage Released and Planted to a Substitute Crop

The production to be counted for this acreage is that portion of the appraised production which exceeds the coverage for such acreage and shall be determined as follows: (a) multiply

the acreage released in each field or tract by the appraisal per acre and obtain the sum thereof, (b) multiply the total acreage released and planted to a substitute crop by the coverage per acre for such acreage (or the bushel equivalent thereof in the case of monetary insurance), (c) if the production obtained under (a) exceeds the result obtained under (b) the excess is the production to be counted for this acreage.

(2) Second Stage - Acreage Released and Not to be Harvested and Not Planted to a Substitute Crop

The production to be counted for this acreage is that portion of the appraised production which exceeds the difference between the coverage for this acreage in the second and third stages of production and shall be determined as follows:

(a) multiply the acreage released in each field or tract by the appraisal per acre and obtain the sum thereof, (b) multiply the total acreage released and not harvested and not planted to a substitute crop by the difference between the coverages per acre in the second and third stages, (or the bushel equivalent thereof per acre in the case of monetary insurance), (c) if the production obtained under (a) exceeds the result obtained under (b) the excess is the production to be counted for the acreage.

(3) Third Stage - Acreage Harvested and Acreage to be Harvested

The production to be counted for this acreage is all harvested production (actual and appraised) except that part of such production determined by the Corporation to be eligible for an adjustment for quality.

b. Production to be counted when damage is due to cause(s) not insured against

(1) When the acreage is put to another use without the consent of the Corporation, the production to be counted shall be the larger of (a) the appraised production for such acreage or (b) the coverage for such acreage in the third stage (or the bushel equivalent thereof in the case of monetary insurance).

(2) When the yield on an acreage has been reduced solely by cause(s) not insured against, the production to be counted shall be the larger of (a) the appraised loss of production for such acreage or (b) the coverage for such acreage in the third stage (or the bushel equivalent thereof in the case of monetary insurance) minus the harvested production for the acreage.

(3) Where the yield is reduced due partially to cause(s) not insured against and partially to cause(s) insured against, the loss of production for such acreage due to uninsured causes shall be determined by appraisal.

8. Appraisal of Unharvested Corn in the Field

It is the intent of the Corporation to adjust claims for indemnity on a field appraisal basis before harvest where it is evident that a loss has occurred at the end of the growing season. Therefore, if the insured believes that a loss has occurred he should not delay filing Form 8 at the county office until harvest is completed but should request an inspection at the end of the growing season. (The end of the growing season would generally be considered as the time the corn has matured sufficiently to enable the adjuster to make a determination of production on a field appraisal basis.)

Where an appraisal is to be made of unharvested corn which is to be harvested or for the purpose of determining the yield for an acreage used for silage or fodder, a recognized method of sampling shall be used by the adjuster. The director shall instruct the adjuster in the method to be used. Method A, "Ear Count Sample" and Method B, "Weight Sample" set forth below are acceptable methods of determining appraised production. If, however, a different method of sampling has been used in the past, and it is satisfactory, it is not required that either of the methods set forth below be used. In any event the method used shall be fully explained in Part III of Form 63. Generally the moisture content of corn in the field is higher than after it has been harvested and cribbed. Therefore, in any case before making an adjustment for quality of unharvested corn, the adjuster should be fully satisfied that such corn could not be made eligible for Commodity Credit Corporation loan requirements by practicable drying methods.

Success of any method of appraising the yield of corn in the field depends on selection of representative areas from which samples are taken. This should be done carefully and will require sampling from several locations in the field to obtain a representative average.

The adjuster will determine the number of samples to be taken, but it is recommended that not less than five samples of equal length be taken totaling the applicable distance shown in the following tables.

a. Method "A" - Ear Count Sample

The method outlined below provides for a determination of the number of ears per acre and an estimate of the average number required to make a 70 pound bushel of dry ear corn.

- (1) To determine the NUMBER OF EARS PER ACRE, measure the distance shown below for the row width of the insured's corn and count the ears.

<u>Distance Between Rows</u>	<u>Length of Row to Measure</u>
3 feet	145 feet
3 " 2 inches	137 "
3 " 4 "	131 "
3 " 6 "	124 "
3 " 8 "	119 "

The number of ears counted on one row of the length corresponding to row width when multiplied by 100 will be the number of ears on one acre.

- (2) The following shall be used as a guide in estimating the NUMBER OF EARS PER BUSHEL.

<u>Size of Ears</u>	<u>Number Required to Weigh 70 lbs.</u>
10" and over	80
9" average	90
8" "	100
7" "	130
6" "	180
5" "	225
4" "	260

- (3) To determine YIELD PER ACRE IN BUSHELS OF EAR CORN: Divide the number of ears per acre determined under (1) above by the average number of ears required to make a 70-pound bushel as determined under (2).

If careful selection has been made of a representative location for sample and you have a reasonably close estimate of the number of ears required to make a bushel, the result obtained under (3) will be a fairly close estimate of production in bushels per acre.

b. Method "B" - Weight Sample

The yield per acre in bushels of 70 pound ear corn shall be determined by weighing the entire sample taken from the prescribed distance. Each pound of husked ear corn will represent one bushel per acre. (Carry weight to tenths of a pound.)

<u>Distance Between Rows</u>	<u>Distance to Measure</u>
3 feet	207 feet
3 " 2 inches	197 "
3 " 4 "	187 "
3 " 6 "	178 "

Example: (12.3 pounds of husked ear corn will mean 12.3 bushels per acre.)

The accuracy of the above methods is contingent on the shelling percentage and moisture content of the corn samples, and it may be desirable to apply the respective factors to the yield as determined if either quality or moisture appreciably vary from the average. Normally, however, unless the insured or adjuster feel that it is necessary, a further determination need not be made.

- c. Shelling Percentage: The appraised yield or volume of cribbed ear corn may be reduced to a shelled corn basis by applying a shelling percentage factor in cases where consideration should be given for poorly filled ears or light corn. It is recognized that, if a large representative sample of ear corn is used in making this determination, a more accurate percentage factor can be obtained. However, in most cases a sample of five pounds of ear corn should prove satisfactory if care is exercised by the adjuster. The adjuster should follow the steps set forth below in arriving at a percentage factor to apply to the appraised yield or volume of cribbed ear corn.

(1) Shell a 5 pound sample of ear corn, (2) weigh the shelled corn obtained to tenths of a pound, (3) divide this shelled weight by 4 and round the result to three places. This percentage figure when applied to the ear corn yield or bushels of cribbed ear corn will convert the production to a shelled corn basis. (Example - 3.2 pounds of shelled corn from the 5 pound ear corn sample.)
 $(3.2 \div 4 = .800$ is the factor to be applied.)

If a 5 pound sample of ear corn is not considered adequate to make a fair determination any of the following weight samples may be used.

10	pounds	ear corn	-	Divide	weight	of	shelled	corn	by	8.
15	"	"	"	"	"	"	"	"	"	12.
20	"	"	"	"	"	"	"	"	"	16.
25	"	"	"	"	"	"	"	"	"	20.

d. Moisture Content

If it is necessary to make an adjustment for moisture content a representative sample of corn (harvested or unharvested) shall be taken from each crib or field. The percentage factor shown on the table below may be applied either to the yield per acre determined by field appraisal of unharvested mature corn or to the bushels by volume of cribbed corn. The moisture content of unharvested corn should not be used as a basis for determining whether the corn will be eligible for a loan unless it is clearly evident that the corn by proper handling could not be made eligible for loan.

CORN TABLE OF MOISTURE CONTENT CORRECTION FACTORS TO CONVERT GROSS BUSHEL OF EAR CORN TO NET BUSHEL

Moisture content (percent)	Percentage factor	Moisture content (percent)	Percentage factor
15.5 or less	103	24.6 to 25.5	88
15.6 to 16.5	101.5	25.6 to 26.5	86.5
16.6 to 17.5	100	26.6 to 27.5	85
17.6 to 18.5	98.5	27.6 to 28.5	83.5
18.6 to 19.5	97	28.6 to 29.5	82
19.6 to 20.5	95.5	29.6 to 30.5	80.5
20.6 to 21.5	94	30.6 to 31.5	79
21.6 to 22.5	92.5	31.6 to 32.5	77.5
22.6 to 23.5	91	32.6 to 33.5	76
23.6 to 24.5	89.5	33.6 to 34.5	74.5
		34.6 to 35.5	73

Subsection B. Preparation of Inspection Report

At any time adjusters make early inspections or at any time damage is general in an area, insured producers shall be advised that (1) where any of the crop has been partially destroyed but not released, proper measures must be taken to protect it from further damage, and (2) if insured acreage is put to another use without the consent of the Corporation, such acreage will be subject to an appraisal of not less than the harvested coverage.

When an inspection is made the adjuster shall prepare Form 63 in accordance with this subsection for each insurance unit at the time of each inspection of the unit. A separate Form 63 shall be prepared for each part of an insurance unit in the following cases:

1. When parts of the unit are located in different coverage and rate areas (herein called "areas");
2. When a transfer of interest has been approved involving a part of the acreage or a part of the insured's interest in the crop on the unit; or
3. When the insured has different shares in the crop on parts of the unit.

(Instructions for preparation of Part I of Form 63 are contained on the reverse side of the last copy of the Inspection Report and will not be repeated in this procedure.)

Part II. Actual Production

Part II shall include the shares of all persons in the harvested production of the insured crop on the unit (or part thereof) covered by Form 63. Routine completion of Part II of Form 63 shall not be considered adequate to determine the quantity of harvested corn. The adjuster shall fully satisfy himself, by such investigation as may be necessary, that the yield appears to be consistent with the yield of comparable land in the area.

Item 1. Farm Stored: The data for each bin or crib shall be recorded in item 1. All dimensions listed shall be actual inside bin or crib measurements and shall be expressed in feet and tenths of feet. (Where the gross bushels by weight were determined before the corn was stored, and records of this determination are acceptable to the adjuster, the manner in which such determination was made shall be entered on one of the lines in item 1 and only columns S and U need be completed.)

Columns J, K, and L. These columns are self-explanatory.

Column M. Enter the depth of the corn in the bin or crib. If corn from the present crop is stored in a bin or crib which also contains corn from a previous crop, only the depth of corn from the present crop shall be measured.

Column N. Enter the gross cubic feet of the corn. (See Adjuster's Handbook for methods of determining contents of bins and cribs.)

Column O. Enter the cubic feet of deduction for any space occupied by chutes, vents, studs, cross-ties, etc., which have been included in the overall measurements of the corn.

Column P. Enter the results obtained by subtracting the quantity in Column O from the quantity in column N. If the corn is unhusked or contains an excessive amount of husks: (1) Encircle the amount in Column P, (2) fill a container with a representative sample of unhusked corn, (3) remove husks, (4) obtain the percent that the volume of clean husked corn is of the corn before removing the husks. (If a box or container having the same diameter from the top to the bottom is used, the percentage may be obtained by dividing the depth of the husked corn by the depth of the unhusked corn), and (5) multiply the encircled amount in Column P by the percent obtained in (4) above and enter the result beside or above the encircled amount.

Column Q. For ear corn, enter the result obtained by multiplying the unencircled amount in Column P by 0.4. For shelled corn, enter the result obtained by multiplying the amount shown in Column P by 0.8. This computation shall be rounded to tenths of a bushel.

Column R. Enter the test weight or the moisture content whichever is applicable. Shelled corn shall be assumed to be 56 pounds test weight unless the insured requests or the adjuster feels that the test weight should be determined. If the test weight or moisture content is to be determined, a representative sample shall be taken from each bin or crib. Each sample shall be labeled by the adjuster to identify it with the bin or crib from which it was taken.

Column S. Enter the result, rounded to tenths of a bushel, obtained by multiplying the entry in Column Q by the percentage factor for the test weight or moisture content, whichever is applicable as shown in Column R. Percentage factors are shown in the table below for test weight and on page 8 for moisture content.

CORN TABLE OF TEST WEIGHT CORRECTION FACTORS TO CONVERT GROSS BUSHELS OF SHELLED CORN TO NET BUSHELS

Test Weight (pounds)	Percentage factor	Test Weight (pounds)	Percentage factor
60	107	50	89
59	105	49	87
58	104	48	86
57	102	47	84
56	100	46	82
55	98	45	80
54	96	44	79
53	95	43	77
52	93	42	75
51	91	41	73

Column T. (Applicable only to ear corn) Enter the factor for shelling percentage when applicable as determined in accordance with related instructions on page 8. In the heading of this column delete the words "Dockage if any". (If a shelling percentage factor is not determined, no entry need be made.)

Column U. For shelled corn the entry in Column S shall be entered in Column U. In the case of ear corn multiply the entry in Column S by the entry in Column T, and enter the product in Column U. The result of this computation shall be rounded to tenths of a bushel. (If there is no entry in Column T the entry in Column S shall be entered in Column U.)

Items 2 through 6: These items are self-explanatory.

Part III - Adjuster's Narrative Report

In addition to the information requested in the instructions on the reverse side of Form 63, the state director shall outline for the adjuster the information which he thinks the Corporation will need in the final determination of any loss, and shall instruct the adjuster to enter in Part III whatever of that information is available.

Subsection C. Production Eligible for an Adjustment for Quality and Method of Determining the Production to be Counted

The provisions of this subsection are applicable to harvested production and unharvested corn in the field, provided the damage occurred within the insurance period and was the result of an insurable hazard. In establishing the value of damaged corn, the adjuster shall consider all available markets within a reasonable distance from the insurance unit. Markets shall not be confined to elevators and grain terminals, but shall include individual and feeder buyers, etc. If, however, the delivery point is beyond the distance the insured could reasonably be expected to make delivery, the shipping charges should be deducted from the bid price in determining the value of the damaged corn.

1. Production (harvested or unharvested) is eligible for an adjustment for quality when the Corporation determines (a) that it is not eligible for a Commodity Credit Corporation loan because of the quality of the production and would not meet these loan requirements if properly handled and (b) that it has a value per bushel which is less than the fixed price.
2. In these cases the production to be counted shall be determined by (a) multiplying the number of bushels of this damaged corn by the value per bushel as determined by the adjuster; (if any of this damaged corn is unharvested and will not be harvested and the value of the production on this unharvested acreage is in excess of the difference in coverage for this acreage in the second and third stages of production, deduct this excess from the amount obtained under (a) above) and (b) divide the result thus obtained by the fixed price.

When an adjustment for quality is made a full explanation of the determination, including (1) the number of bushels of damaged production, (2) the value of the production not to be counted in the case of unharvested corn, (3) the price per bushel and value of such production as determined by the adjuster, and (4) the production to be counted shall be entered in Part III of the Inspection Report.

NOTE: This procedure is applicable to both monetary and commodity insurance and supersedes the instructions for item 10 "Unmerchantable or damaged corn" appearing on the reverse side of Form FCI-967-Corn.

SECTION II. ADJUSTMENT OF CLAIMS

Subsection A. General

1. Responsibilities of the insured:

- a. If a loss is probable the insured is required to notify the county office immediately after any material damage to the insured crop during the growing season.
- b. The insured is required to give notice of damage or probable loss to the county office within 15 days after the completion of harvest if a loss has been sustained or is probable on the insurance unit. If this notice is not given within 15 days after the completion of harvest the Corporation reserves the right to reject any claim for indemnity. This provision is essential in order that inspections may be made while the facts can best be determined.
- c. If loss is claimed the insured shall submit Form 67 within 60 days after the time of loss. In case all of the acreage on the insurance unit is released prior to harvest, the time of loss is the date of the damage resulting in the release. In case the crop is harvested or removed from the field prior to December 10, the time of loss is the date of completion of harvest or removal from the field. In case the crop is not harvested or is not removed from the field prior to December 10, the time of loss is December 10 or the date of the final inspection for any acreage for which an appraisal of unharvested corn is made in the field, whichever is earlier. If the claim is submitted more than 60 days after the time of loss see Section III. C. hereof.
- d. The insured shall establish that the amount of any loss for which claim is made has been directly caused by one or more of the hazards insured against by the contract during the term thereof, and that the loss has not arisen from or been caused by, either directly or indirectly, any of the hazards not insured against.

2. Responsibilities of the adjuster

- a. In making each inspection in connection with a claim for loss, the adjuster shall determine the time of loss on the insurance unit as set forth in 1. c. above, and compare this date with the date the insured gave notice of loss at the county office, as shown on Form 8. If the notice of loss was not given within the time specified in 1. b. above, the case shall be handled as provided in Section III. B. hereof.
- b. The adjuster shall not release any acreage planted to corn during the early growing season until he determines that:
 - (1) The corn has been destroyed or substantially destroyed. (The crop is not considered to be substantially destroyed unless it has been so badly damaged that farmers generally in the area where the farm is located and on whose farms similar damage occurred would not further care for the crop or harvest any part thereof); and

(2) It is too late to replant to corn in the area. The question of when it is too late to replant shall be resolved by determining if producers generally in the area, particularly uninsured producers, are still planting or replanting. If this is the case and it is practicable to replant he shall be advised that unless the acreage is replanted to corn it will not be considered as insured acreage. The insured shall also be advised that no premium will be due and no loss will be payable on any acreage which is not insured acreage.

- c. The adjuster shall not approve a Form 67 until he has (1) inspected all fields or tracts in the unit and has determined the use made of any released acreage, (2) made any necessary appraisals of production per acre, (3) verified the area location, (4) determined that there is no possibility of harvesting any production from the unit, except where the loss is adjusted on the basis of an appraisal of unharvested corn in the field, (5) accurately determined the acreage planted to the insured crop on the unit, (6) verified to his satisfaction that all the production for the unit has been reported, (7) determined that the loss is due to insurable cause(s), and (8) determined the insured's interest in the crop at the time of loss.
- d. The adjuster shall not refuse to assist the insured in filing Form 67 in any case where a timely notice of loss is filed even though the adjuster feels that the claim has no merit.
- e. The adjuster shall prepare Form FCI-26, "Adjuster's Report" in connection with each Form 67 filed. The Form FCI-26 shall be attached to the related Form 67 when it is submitted to the director.

Subsection B. General Instructions Applicable to Preparation of Form 67

- 1. A separate Form 67 (or a "master" and "supplemental" Form 67, where subsection D of this Section applies) shall be prepared for each unit on which a loss is claimed.
- 2. Where the insured fails to establish and maintain separate records of production for each unit which are satisfactory to the Corporation and all the acreage from which production is commingled is insured, the case shall be handled in accordance with subsection D, paragraph 4, page 21, of this Section.
- 3. Where the insured fails to establish and maintain separate records of production for each unit which are satisfactory to the Corporation of production from uninsured acreage and such production is commingled with production from insured acreage, the production from the uninsured acreage will be considered to have been produced on the insured acreage and the loss adjusted in the usual manner.

However, if in either of the above cases the adjuster feels that insurance with respect to such units should be voided for the current crop year, he shall prepare Form FCI-6, "Statement of Facts", setting forth

the facts which he feels justify this action and his recommendation. When Form FCI-6 is prepared in such cases the adjuster should not sign Form 67. If the insurance for such units is voided, the insured may still be required to pay the current premium.

4. Where a Form 67 is filed on the basis of appraisal of unharvested corn in the field, the insured shall be advised that the settlement will be considered final and a supplemental claim cannot be filed later on the basis of harvested production.
5. The insured and the adjuster certify only to the basic data appearing on Form 67, which include the measured acreages, the insured interest, the total harvested production, the appraisals of production, and the cause(s) of damage. Therefore, the adjuster shall complete Form 67 only to the extent provided hereinafter.
6. Where it appears that there will not be a loss on the unit, or where the insured requests information as to the approximate amount of indemnity he may expect to receive, the adjuster may perform the necessary computations on a scratch pad, using the instructions on the reverse side of Form 67, and advise the insured of the approximate amount of his indemnity before any deduction for indebtedness. If there is no loss, the adjuster should explain to the insured why there is no loss.
7. In all cases the insured shall be advised that the required computations will be made by the Corporation and that his copy of Form 67 will be mailed to him after the audit is completed.
8. In any case where a statement of facts is required Form FCI-6, "Statement of Facts", should be used to record the necessary information. In any case where more than one statement of facts is required, all such statements may be entered on the same Form FCI-6 insofar as space permits.

Subsection C. Preparation of Form 67 for Usual Cases

1. The instructions set forth in this subsection apply in all cases where (a) the same coverage per acre is applicable to the entire unit, (b) the insured has the same share in all the acreage of corn on the unit, and (c) there has been no transfer of interest on the unit. In all other cases Form 67 shall be prepared in accordance with paragraphs 1, 2, 3, or 4 of subsection D of this section.
2. Form 67 shall be prepared as follows:

Heading

These entries are self-explanatory. The name of the insured on Form 67 must agree with the way it appears on the contract. If it does not agree and the name of a legal representative, legal entity, transferee or assignee has been entered, Form FCI-6 fully explaining the difference shall be attached to Form 67.

Part I. Actual and Appraised Production to be Counted

The following important factors shall be kept in mind in preparing Part I.

- a. In connection with any computation, rounding shall be performed as follows: Carry the computation one digit beyond the digit to be rounded. If the last digit is 5 or larger, round upward; if the last digit is 4 or smaller, disregard it.
- b. All acreage figures shall be shown to tenths of acres. Production figures shall be rounded as provided on the reverse side of Form 67.
- c. Boxes: Instructions for completing all boxes are contained on the reverse side of Form 67. More detailed instructions are set forth below for boxes A, B, C, and D due to the importance of these data in determining the amount of any indemnity due the insured.

Box A: Enter the smaller of (1) the reported acreage or (2) the acreage approved for insurance purposes (unencircled entry, column 2 on the acreage report).

Box B: Enter the measured acreage planted for harvest as grain or seed on the insurance unit, excluding (1) any acreage to which insurance did not attach, and (2) any acreage for which the contract does not provide insurance (See Section I - Subsection A. 2. of this procedure). This acreage shall be accurately determined by the adjuster unless acceptable records of measurement are on file in the county office. All possible use shall be made of permanent field acreages established under other agricultural programs and on file in the county office. Measuring equipment shall be checked for accuracy and corrected, where necessary, prior to its use.

Where applicable, the adjuster shall advise the insured of the following:

- (1) If the measured acreage is less than the entry in box A, the loss, if any, will be settled on the basis of the measured acreage and the premium adjusted accordingly.
- (2) If the measured acreage exceeds the entry in box A, the loss which would otherwise be determined will be reduced proportionately unless the provisions of paragraph (3) below are applicable.
- (3) Where different premium rates are established for (or the insured has different shares in the crop on) parts of the insurance unit, the loss on the planted acreage will be reduced on the basis of the ratio of the premium computed for the acreage shown in box A to the premium computed for the planted acreage in cases where the planted acreage is the larger.

Box C: Enter the area number(s) applicable to the insurance unit as shown on the county crop insurance map. Where the same coverage per acre applies to all of the acreage on the unit but different premium

rates are applicable to parts of the acreage, enter above box C the acreage in each area followed by a dash and the area number. For example: 100 acres - Area 1 and 60 acres - Area 2.

Box D: Enter the insured interest in the crop (100%, 66.7%, 50%, 33.3%, etc.) which shall be the smaller of (1) the reported share in the crop as shown on the acreage report, or (2) the share in the crop at the beginning of harvest or the time of loss, whichever occurs first. Where the insured interest entered in box D differs from the reported share shown on the acreage report, Form FCI-6 explaining the difference shall be attached.

- d. Items 1 through 10: The instructions for completing items 1 through 9 are outlined on the reverse side of Form 67. Instructions for completing item 10 are set forth on page 11 of this procedure. (See Section I, Subsection A. 7. for instructions for determining the production to be counted.) Care should be taken to see that proper appraisals are entered for any cause(s) of loss not insured against. (See applicable policy for causes of loss not insured against.)

Part II. Computation of Loss

(Instructions for completion of items 12 through 16 are contained on the reverse side of Form 67 and will not be repeated in this procedure.)

Part III. For Branch Office Use Only

Make no entries.

Part IV. Causes of Damage Insured Against

Enter the primary, secondary, and any other contributing insured cause of damage to the crop, together with the approximate date(s) of damage and the estimated percent of damage each such cause contributed to the total loss on the unit. No uninsured cause(s) of damage shall be entered in Part IV. The entries for "Percent of Damage" should total 100 percent. The various insured causes of damage (which include but shall not be limited to the following) shall be used as a guide for uniformity:

Drought	Corn root worm
Hail	Corn borer
Fire	Hurricane
Wildlife (animals or birds)	Hot winds (including excessive heat)
Flood (overflow or backwater)	Tornado
Excessive Moisture (rain or seepage)	Windstorm
Cold Weather	Plant diseases (which could not be prevented by the insured)
Crusted soil (including packed soil due to heavy rains)	Insects (not included above)
Smut	
Cut worm	
Chinch bug	

If any part of the loss is due to an act or omission of a person(s), the adjuster shall prepare a Form FCI-6 setting forth all pertinent facts including the name of the person(s), if possible, and the number of bushels of production lost due to the damage caused by such person(s). Form FCI-6 shall be attached to Form 67.

Part V. Claim, Certification, Release and Assignment

Item 23: By signing Form 67 the insured certifies the data appearing on the form and agrees to the substitution of the Corporation with power of attorney to exercise right of recovery against any person(s) for damage to the crop to the extent that payment for loss resulting from such damage is made to the insured by the Corporation. The insured shall be informed of all the conditions of the certification as set forth in the "Adjuster's Handbook".

Enter in the space provided either "yes" or "no" to the question whether a collateral assignment is outstanding. If a Form FCI-20, "Collateral Assignment", approved by the Corporation, is on file in the county office, the word "no" shall not be entered unless the adjuster determines that the assignee has released the assignment in writing. Where "yes" is entered, and the insured wants the assignee to be paid separately to the extent of the cash amount of the assignment or a lesser amount a statement to this effect, signed by the insured, must accompany the Form 67. If, however, the statement provides for the issuance of a separate check to the assignee for an amount less than that shown on the assignment, it must also be signed by the assignee. If no such statement is attached, a joint check will be issued.

The adjuster shall review Form 67 and determine that all necessary entries have been made thereon and wherever possible shall discuss all appraisals and other basic data with the insured before it is signed by him. After the form is filed by the insured, no person has authority to change or enter thereon any basic data. If after the form has been filed by the insured it is found that any of the basic data shown thereon are incorrect, the case shall be handled in accordance with the procedure set forth in Section III, Subsection A, hereof.

The insured (or other eligible claimant) shall sign and enter the date in the spaces provided in item 23. Before signing, he should be cautioned that his signature must agree with the name in the heading of Form 67, and, where applicable, with his signature on the contract. The signature must be affixed by the person whose name appears in the heading of Form 67, or by his authorized representative. If the signature is affixed in a representative capacity, the adjuster must determine that a power-of-attorney or other acceptable evidence is on file in the courthouse or the county office authorizing the person to sign in the capacity in which he signs.

Item 24: The adjuster shall not approve the Form 67 until all basic data have been entered thereon and until it has been signed by the insured.

If, after the insured has signed the form, the adjuster can certify to the statements in item 24, he shall sign and date the form in the spaces provided.

Item 25: This item is for the recommendation of the state director.

Boxes Designated "For Branch Office Use Only"

The adjuster shall make no entries in these boxes, which will be used by the Corporation in notifying state and county offices of changes in the premium for the contract in each case where the measured acreage shown on Form 67 is less than the reported acreage, thus eliminating the preparation of "revised" acreage reports by the Corporation.

Subsection D. Preparation of Form 67 for Unusual Cases

1. Where the Insured has Different Shares in Parts of the Insured Crop on the Insurance Unit

A separate Form 67 shall be prepared for each acreage on the unit on which the insured has a different share. (For example: If the insured has 75 percent interest in 80 acres of the insured crop and 66.7 percent interest in 120 acres of the insured crop on the same unit, one Form 67 shall be prepared for the 80 acres and another Form 67 shall be prepared for the 120 acres.) The word "supplemental" shall be entered immediately above the title on each of these forms. After the "supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 67 which shall be identified by entering the word "master" immediately above the title of the form. These "supplemental" forms and the "master" form shall be prepared as follows:

a. "Supplemental" Forms

- (1) Complete the heading of each "supplemental" form in the usual manner and enter in Part I of each "supplemental" form the data applicable to the acreage covered by the "supplemental".
- (2) No other entries shall be made on the "supplemental" form.

b. "Master" Form

- (1) Heading - (Complete the heading in the usual manner.)
- (2) Part I - To obtain the entries for the "master" form for all items (except column C) and for boxes A and B, add the entries for the respective items and boxes on all "supplemental" forms and enter the sum thereof in the corresponding items and boxes on the "master" form. Column C shall be completed in the usual manner.

(3) Boxes

Box D: Enter the word "Varying".

Boxes C and E: Complete these boxes in the usual manner.

Complete the "master" form in the usual manner. It will not be necessary for each "supplemental" form to be signed by the insured provided the "master" form is signed.

2. Where Different Coverages per acre have been Established for Parts of the Insurance Unit

A separate Form 67 shall be prepared for the acreage of corn on each part of the unit for which a different coverage per acre has been established. In addition, if the insured has different shares in parts of the insured acreage to which the same coverage per acre applies, a separate Form 67 shall be prepared for each acreage in which the insured has a different share. The word "supplemental" shall be written immediately above the title on each of these forms. After the "supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 67 which shall be identified by entering the word "master" immediately above the title. These "supplemental" forms and the "master" form shall be prepared as follows:

a. "Supplemental" Forms

- (1) Complete the heading of each "supplemental" form in the usual manner and enter in Part I of each "supplemental" the data applicable to the acreage covered by the "supplemental". (Unless the insured has different shares in parts of the acreage, the harvested production need not be entered on the "supplemental" form.)
- (2) No other entries shall be made on the "supplemental" form.

b. "Master" Form

- (1) Heading - (Complete the heading in the usual manner.)
- (2) Part I - To obtain the entries for the "master" form for all items (except column C) and for boxes A and B, add the entries for the respective items and boxes on all "supplemental" forms and enter the sums thereof in the corresponding items and boxes on the "master" form. Column C shall be completed in the usual manner. (When the harvested production was not entered on the "supplemental" forms, it shall be obtained from the inspection report.)

(3) Boxes

Box C: Enter the area number for all "supplemental" forms covered by the "master" form.

Box D: Complete this box in the usual manner unless the insured has varying shares, in which case enter the word "Varying".

Box E: Complete this box in the usual manner.

Complete the "master" form in the usual manner. It will not be necessary for each "supplemental" form to be signed by the insured, provided the "master" form is signed.

3. Where there has been a Transfer of Interest in the Insured Crop on the Insurance Unit

The Regulations provide that in the event of a transfer of interest the Corporation shall not be liable for a greater indemnity than would have been paid had the transfer not taken place.

a. Transfer of All or Part of the Insured Interest in All of the Insured Acreage on the Unit

Prepare Form 67 for the transferee and also for the transferor, where applicable, in the usual manner, except that the name of the insured and the insured interest (box D) shall be determined on the basis of the insured interest of the original insured and the information shown on any Forms FCI-21-Revised, "Transfer of Interest".

b. Transfer of All the Insured Interest in a Part of the Insured Acreage on the Unit

(1) If neither paragraph 1 nor paragraph 2 of this subsection applies and only one transfer has been made:

(a) Draw a vertical line through the center of columns A, B, and D.

(b) To the left of the vertical line enter the data for the entire unit.

(c) To the right of the vertical line enter the data for one of the following: (1) if the transferee is submitting the claim, enter the data for the acreage transferred, or (2) if the transferor is submitting the claim, enter the data for the acreage not transferred.

(d) Otherwise prepare the Form 67 in the usual manner.

(2) If neither paragraph 1 nor paragraph 2 of this subsection applies and two or more transfers have been made

(a) Prepare a Form 67 for each individual (transferor and transferee) who has an insured interest under the contract at the time of loss. These forms shall be prepared in the usual manner except that the words "Transfer of Interest - data for a part of the insurance unit" shall be entered above the title.

(b) Prepare a Form 67 covering the entire unit. The words "Transfer of Interest - data for entire insurance unit" shall be entered above the title of the form. It should be prepared as if no transfer of interest had taken place and should be completed only through Part I.

(c) All Forms 67 prepared for the parts of the unit as well as the one prepared for the entire unit shall be submitted together.

c. Where there is a Transfer of Part of the Insured Interest in a Part of the Insured Acreage on the Insurance Unit, or Where There is One or More Transfers and Paragraph 1 or Paragraph 2 of this Subsection Applies to the Original Insured

(1) Prepare a Form 67 for:

(a) The insured acreage on the unit for each individual transferor or transferee (and, where applicable, each acreage of the insured crop on the unit on which each individual has a different share or where paragraph 2 above applies.

(b) If more than one Form 67 is prepared for the ~~same~~ insured a "master" form shall be prepared consolidating such data.

(c) The entire unit as if no transfer had taken place.

(2) Prepare these Forms 67 in accordance with the instructions contained in paragraph 3. b. (2). above.

4. Where the Insured Commingles Production from Two or More Insurance Units and Fails to Maintain Separate Records of Production for Each Insurance Unit and All the Acreage from which Production is Commingled is Insured

a. Prepare Form(2) 67 for each unit in accordance with subsection C of this Section or paragraphs 1, 2, or 3 of this subsection, whichever is applicable, except as follows:

(1) In addition to any identification of the form as required above, enter the words "Part of a combination - Commingled production" immediately above the title on each of these forms.

(2) Make no entry for production on these forms.

b. Prepare a Form 67 consolidating the data for all of the units in accordance with paragraphs 1, 2, or 3 of this subsection, whichever is applicable, except as follows:

(1) Enter the words "Master - Combination" "Commingled Production" immediately above the title on this form.

(2) The insurance unit number of all units involved shall be entered in the space provided.

(3) Delete the word "Reported" over box A and insert above the deletion the word "Insured".

(4) Enter in box A the sum of the insured acreages for all of the units involved. (The insured acreage for each "supplemental" covering a part of an insurance unit is the smaller of the entry in box A and the entry in box B on such form.)

(5) Enter in item 1, column B, all of the commingled threshed production.

(6) Enter in item 2, column B, the appraised production for all of the commingled production which is harvested but not threshed.

Subsection E. Other Unusual Cases

If a case arises which because of some special circumstance is meritorious but which is not specifically covered by this procedure or if the application of this procedure results in an undue hardship on the insured, the case should be submitted in accordance with General Procedure 4.

Subsection F. Cases where the Insured and Adjuster Cannot Agree

If the insured and the adjuster cannot agree on the settlement of a loss claim the case shall be referred to the supervisor. If the insured and the supervisor cannot agree two Forms 67 shall be prepared, one showing the data submitted by the insured and signed only by him, and the other showing the data determined by the supervisor and signed only by him. The supervisor shall submit both forms to the state director with a complete statement of facts. If the insured does not file his Form 67 at that time, he shall be advised by the supervisor that such Form 67 must be filed not later than 60 days after the time of loss. Every effort should be made to handle these cases as promptly as possible.

Subsection G. Transmitting Forms 67 to the Director

The adjuster shall forward daily to the director all copies of all completed Forms 67. All copies of any Form(s) FCI-6 prepared as provided in this procedure shall be attached securely to the related Form 67.

SECTION III. CORRECTED FORMS 67, DELAYED NOTICES OF LOSS OR FORMS 67

Subsection A. Corrected Forms 67

If after a Form 67 has been filed by the insured and submitted to the state director it is found that the basic data thereon are incorrect because of a bona fide error on the part of the insured or the adjuster, a corrected Form 67 (plainly marked "corrected" in the heading thereof) shall be prepared and signed both by the insured and the adjuster. (However, unless the correction would change the indemnity as much as \$5.00, a "corrected" Form 67 shall not be approved by the adjuster.)

In addition, the adjuster shall prepare Form FCI-6 fully explaining how the error occurred and including all facts pertinent to the case. The Form FCI-6 shall be attached to the "corrected" Form 67 and transmitted promptly to the director.

If after a Form 67 has been filed by the insured it is found that the basic data thereon are incorrect and it appears that the insured may have acted

in bad faith by concealing some material fact, the adjuster shall prepare a Form FCI-6 setting forth all pertinent facts regarding the case. This Form FCI-6 shall be transmitted promptly to the director. If the insured wishes to file a "corrected" Form 67 in such cases, the adjuster shall not sign such form but shall attach thereto the Form FCI-6. The Form 67 originally filed by the insured shall of course be transmitted promptly to the director in all cases, if such form has not already been transmitted.

It will not be necessary to prepare a "corrected" Form 67 if the basic data on the original form are correct and settlement has been made in a lesser amount than the correct indemnity and the insured is requesting the additional amount.

Subsection B. Delayed Notice of Loss

1. If the notice of loss was given more than 15 days after material damage to the crop before harvest or more than 15 days after the completion of harvest but in sufficient time for a Form 67 to be filed within the 60-day period, the insured shall be informed of the requirement of the contract for giving notice within the 15-day period. The adjuster shall request the insured to submit along with the Form 67, if one is filed, a statement showing the reasons for the delay in filing a notice of loss. In these cases, the adjuster shall prepare Form FCI-6 showing (a) the portion of the acreage on which the stalks could be inspected, (b) whether he was able to accurately determine the actual acreage, (c) the method used in determining the actual production, (d) whether he is entirely satisfied that all production was accounted for, (e) whether he feels certain that he was able to ascertain the extent of any uninsurable cause of loss and the method of making per acre appraisals for such causes, (f) in what respects the evidence with regard to acreage and production is or is not as satisfactory as it would have been if the notice had been submitted within 15 days, and (g) any other facts which he considers pertinent to the case.
2. Where it is evident when the adjuster receives Form 8 that it will not be possible for the insured to file a Form 67 within the 60-day period after the time of loss, he should act under existing instructions from the state director for such cases or request instructions from the state director as to whether he should make an inspection. Where it is not evident when the adjuster receives Form 8 that it will not be possible for the insured to file a Form 67 within the 60-day period after the time of loss, but he finds upon inspection that the notice was given too late to permit the inspection to be made and the Form 67 to be filed within this period, the adjuster shall make the inspection, prepare Form 63 and obtain from the insured a written statement as to the reason for the delay in filing the notice of loss, and submit the case to the director for consideration without preparing a Form 67. However, if the insured insists upon filing a Form 67 in cases of this kind, he should be permitted to do so but he should be informed of the 15-day provision for reporting loss to the county office and the 60-day provision for filing a Form 67, but the adjuster should not sign these Forms 67 indicating his approval.

Subsection C. Delayed Forms 67

The Regulations provide that the Form 67 shall be filed not later than 60 days after the time of loss, unless the time for filing the claim is extended in writing by the Corporation. This 60-day period will not be extended except in the most meritorious cases. Where a Form 67 is submitted more than 60 days after the time of loss as set forth in Section II, subsection A. 1. c. hereof, the adjuster shall request the insured to submit along with the Form 67 a statement showing the reasons for the delay in order that a determination may be made as to whether the extension is to be granted.

In these cases, the adjuster shall submit a statement on Form FCI-6 giving all the information requested in subsection B. 1. of this Section.

SECTION IV. SETTLEMENT OF LOSS CLAIMS

The adjuster shall advise the insured that any claim for indemnity submitted in accordance with the Regulations and applicable procedures will be paid by the issuance of a check of the Corporation payable to and mailed to the person(s) entitled to such payment under the Regulations

SECTION V. DISTRIBUTION OF FORMS

Distribution of forms shall be made as follows:

Form 63

The state office copy shall be forwarded to the state director.

The insured's copy shall be given to the insured at the completion of the inspection.

The county office copy shall be filed in the insured's crop insurance folder on file in the county office.

Form 67

The adjuster shall forward all copies of Form 67, including the insured's copy, to the director.

After a review thereof has been made by the Corporation, the insured's copy will be mailed to him, the state office copy will be filed in the related folder, and the county office copy will be forwarded to the county office for filing in the insured's crop insurance folder after any necessary corrections in the premium, as are indicated at the bottom of Form 67, are made on county office records of the insured's premium account.

Form FCI 15, "Transmittal Sheet"

Form FCI-15 will be prepared by the state director. The branch office copy shall be forwarded to the branch office together with Forms 67 and any attachments. The county office copy shall be forwarded to the county office. The state office copy shall be retained and filed in the state office.

